

# Texas Floods Prompt Insurance Claims: What to Expect after Imelda

---

**Release Date: Octubre 8, 2019**

AUSTIN, Texas — Texas residents with National Flood Insurance Program policies are beginning to file claims for damages caused by Tropical Storm Imelda. Statewide, residents have filed nearly 10,200 flood insurance claims since Sept. 17, the day the storm made landfall. Policy holders should follow these steps:

Immediately following flood damage:

- Contact your insurance agent to report your loss.
- Depending on the severity of the event, an insurance adjuster will contact you within a few days of starting your claim.
- Ask the adjuster if you are eligible for an advance payment to help you start recovering.

Visiting with your adjuster:

- Ask your adjuster to provide you a Proof of Loss form. You must submit a completed and signed Proof of Loss with all supporting documentation to your insurance company within 60 days of the loss.
- Your adjuster will contact you to make an appointment to visit your damaged property.
- When your adjuster visits, he/she will show you an official identification card.
- Don't pay a fee to any third party to file your claim.
- Be prepared to provide as much information as possible about the flood-damaged items your policy covers, including cost, make and model and age. Photos of the items, receipts, and swatches that show a particular quality can all be helpful in supporting your claim.
- During the site visit, the adjuster will take measurements and photos and talk to you about your policy coverage, timelines and the next steps you need to take.
- The adjuster will complete a detailed estimate of the flood event-related damage. You will receive a copy of this estimate. The estimate serves as a guide for when you get



bids from licensed professional contractors for repair work.

- To help ensure you receive a claim payment that re-flects your flood loss and is within your policy limit, ask your insurance company about any important deadlines you need to meet.
- After your insurance adjuster inspects your property, you will receive a package from the NFIP with your insurance adjuster's report and a check made out to you and/or your mortgage company.
- Carefully review the report before depositing the check.

### Supplemental Proof of Loss

- If there is damage or content loss that was not included in your original Proof of Loss, you can file a supplemental claim to have your claim payment adjusted.

### Flood Claim Appeals

- FEMA's goal is to ensure all policyholders receive the amount they are owed for their claim(s) under the terms of their policy.
- If you believe your policy provides more coverage than you received payment for, ask your adjuster or insurer to clarify.
- If you receive a denial letter from your insurer for all or part of your claim, you can file a written appeal, including the denial letter and supporting documentation, within 60 days of the date written on the denial letter. Email your appeal to [FEMA-NFIP-Appeals@fema.dhs.gov](mailto:FEMA-NFIP-Appeals@fema.dhs.gov).
- There is no fee to file an appeal and you do not need a third party to represent you.

For more detailed policyholder tips and steps, view the [NFIP Flood Insurance Claims Handbook](#).

Purchasing flood insurance is one of the most important steps residents can take to protect the lives they've built. Just one inch of water in a home can cause more than \$25,000 in damage. Most policies for homeowners and renters do not cover flood damage. Call your insurance agent to get a quote. Call 1-800-427-4661 or visit [www.floodsmart.gov](http://www.floodsmart.gov). Don't delay. Policies typically take up to 30 days to go into effect.

Individual Assistance for homeowners and renters can include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses not met



FEMA

by insurance or other assistance programs. Low-interest disaster loans from the U.S. Small Business Administration are available to businesses, private nonprofit organizations, homeowners and renters to cover residential and business losses as a result of the disaster.

Affected residents and business owners in the newly designated counties may apply for disaster assistance by calling FEMA's toll-free registration number, **800-621-FEMA (3362) or TTY 800-462-7585**. An application may also be completed online by going to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

To apply for SBA low-interest disaster loans, applicants can visit their nearest disaster recovery center for one-on-one assistance or apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.

In addition, applicants can get more information on SBA disaster assistance by calling SBA's

Customer Service Center at (800) 659-2955, by visiting [www.sba.gov/disaster](http://www.sba.gov/disaster), or by emailing

[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard of hearing may call (800) 877-8339.

To learn more about recovering from Imelda, visit <https://www.fema.gov/disaster/4466> and <https://tdem.texas.gov/imelda-recovery-resources/>. Follow us on Twitter at [www.twitter.com/femaregion6](https://www.twitter.com/femaregion6) and the FEMA blog at <http://blog.fema.gov>.

# # #

*FEMA's mission: Helping people before, during and after disasters.*

